

AMENDMENTS TO THE SPECIFICATION

Please replace the paragraph that begins on page 16, line 14 and ends on page 17, line 2 with the following paragraph:

Referring to FIG. 4B, an embodiment of system 200 includes connections between non-member institution 109 and Common Access Point 186. These connections link non-member institution 109 with Common Message Switch 103 and SuperDot 105, without a direct connection to Credit Authorization Service 201. Member 101 is connected to Credit Authorization Service 201 through Common Access Point 186. In this embodiment, a securities transaction from non-member 109 is passed through Common Access Point 186 and Common Message Switch 103 to SuperDot 105, where SuperDot 105 queries the pre-established authorization threshold level, established by member 101 and accessible to Credit Authorization Service 201. Also illustrated in FIG. 4B is a path for regular order transactions from member 101 through Common Access Point 186 and Common Message Switch ~~103~~ ~~105~~ to SuperDot 105, that does not include Credit Authorization Service 201.